

REMARKS

This correspondence is responsive to the office action mailed January 28, 2008 for the above-referenced application. The claims have been amended to emphasize that recent credit card purchases are automatically searched for and displayed for allocation to corresponding virtual accounts. Searching for recent transactions is not taught by Goldsmith which only teaches immediately notifying or posting notification to a user of account activity. The immediacy of Goldsmith is important as the notification is intended to alert the account holder of fraudulent transactions. In contradistinction, Claim 1 recites searches or pulling of recent transactions from potentially multiple accounts at potentially multiple institutions and aggregates the results.

CONCLUSION

Applicants submit that the amendments made herein make the application allowable. Accordingly, Applicants requests favorable reconsideration. If the Examiner has any questions or concerns regarding this communication, the Examiner is invited to call the undersigned.

DATED this 28 day of April, 2008.

Respectfully submitted,

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